

Information to identify the case:

Debtor 1	Janice M Kier	Social Security number or ITIN	xxx-xx-6490
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 17-09861			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janice M Kier
fka Janice Jastrowski

July 10, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Janice M Kier
DebtorCase No. 17-09861-DLT
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Jul 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2017.

db
25490817 +Janice M Kier, 816 Concord Lane, Barrington, IL 60010-4513
+Bankcard Services (Genesis), PO Box 84049, Columbus, GA 31908-4049
25490828 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)
25490819 +Centegra Health Systems, PO Box 6204, Carol Stream, IL 60197-6204
25490825 +Huntley Anesthesia Assoc, PO Box 2233, Crystal Lake, IL 60039-2233
25490830 +Our Lady of Resurrection Hosp, 5645 W Addison St, Chicago, IL 60634-2881
25490831 +Robbie Childers, 46W376 Woodview Parkway, Hampshire, IL 60140-8355
25490832 +Robbie Childers, 46W376 Woodview Pkwy, Hampshire, IL 60140-8355
25490833 +Robert Kaplan, Attorney, 1535 W Schaumburg Rd, Ste 204, Schaumburg, IL 60194-4042
25530370 +RoundPoint Mortgage Servicing Corporation, c/o The Wirbicki Law Group, LLC,
33 W. Monroe St., Ste.1140, Chicago, IL 60603-5332
25490834 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
25490837 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
25490838 +Winston Slater, Attorney, 48W938 Chandelle Dr, Hampshire, IL 60140-8388

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QGSZILAGYI.COM Jul 11 2017 00:38:00 Gregg Szilagyi, 542 South Dearborn Street,
Suite 1400, Chicago, IL 60605-1564
25490815 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Jul 11 2017 01:06:02
Advocate Good Shepherd Hosp, PO Box 4248, Carol Stream, IL 60197-4248
25490816 +EDI: GMACFS.COM Jul 11 2017 00:38:00 Ally Financial, Po Box 380901,
Bloomington, MN 55438-0901
25490818 +EDI: CAPITALONE.COM Jul 11 2017 00:38:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25490820 +EDI: CHASE.COM Jul 11 2017 00:38:00 Chase Card, Attn: Correspondence, Po Box 15298,
Wilmington, DE 19850-5298
25490821 +EDI: WFNBN.COM Jul 11 2017 00:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
25490822 +E-mail/Text: collections@cafcu.org Jul 11 2017 01:05:19 Corporate America Fcu,
Attn: Collections Dept, 2075 Big Timber Rd, Elgin, IL 60123-1140
25490823 +EDI: DISCOVER.COM Jul 11 2017 00:38:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
25490824 +E-mail/Text: bankruptcy@firstelectronicbankusa.com Jul 11 2017 01:06:18
First Electronic Bank, Attn: Bankruptcy, 2150 S 1300 E Ste 400,
Salt Lake City, UT 84106-4336
25490826 EDI: IRS.COM Jul 11 2017 00:38:00 Internal Revenue Service - 1/11, PO Box 7346,
Philadelphia, PA 19101-7346
25490827 +EDI: CBSKOHL.COM Jul 11 2017 00:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
Milwaukee, WI 53201-3043
25490829 +E-mail/Text: clientservices@medrecovery.com Jul 11 2017 01:05:52
Medical Recover Specialists Inc, 2250 E Devon, Ste 352, Des Plaines, IL 60018-4519
25494860 +EDI: RMSC.COM Jul 11 2017 00:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
25490835 +EDI: RMSC.COM Jul 11 2017 00:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
25490836 +EDI: RMSC.COM Jul 11 2017 00:38:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060,
Orlando, FL 32896-0001

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Jul 10, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2017 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Janice M Kier cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Gregg Szilagyi gs@tailserv.com, gszilagyi@ecf.epiqsystems.com;gszilagyi@epiqtrustee.com
Michael Dimand on behalf of Creditor RoundPoint Mortgage Servicing Corporation
mdimand@aol.com, bankruptcyfilings@wirbickilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4